



Illinois Preexisting Condition Plan (IPXP) Premium Rate Sheet

This rate table booklet contains all rate tables applicable to enrollees in the IPXP. Information and premium rates contained herein are established pursuant to applicable federal law and may be changed.

The following premium rates for the IPXP were calculated in compliance with Federal requirements, including:

- Premium rates for the IPXP must not exceed 100% of the standard risk rate in Illinois. This means that the premiums charged by the IPXP must be equal to or less than those charged for similar coverage in Illinois.
- Premium rates for the IPXP may vary on the basis of age by a factor of not more than 4:1. As a result, the oldest enrollees in the IPXP may be charged no more than 4 times what the youngest enrollees are charged.
- Male and female enrollees in the IPXP must be charged the same rate.
- IPXP premiums may vary based on location within Illinois.
- IPXP premiums may vary based on an enrollee's use of tobacco, but tobacco users may not be charged more than twice the premium for non-tobacco users.

These requirements differ from the state laws which regulate the calculation of ICHIP premiums in the following ways:

- ICHIP premiums, by state law, may not be less than 125% of the standard risk rate in Illinois. This means that ICHIP enrollees, by law, must pay at least 25% more than the charge for similar coverage in Illinois.
- ICHIP must, by state law, set different premiums for men and women.
- ICHIP must, by state law, vary the premiums charged based on the age of the enrollee.

Due to these differences between the Federal law which establishes guidelines for the IPXP program, and the Illinois law which establishes guidelines for the ICHIP program, ICHIP premiums may be higher than IPXP premiums.

FOLLOW THESE EASY STEPS TO DETERMINE YOUR RATES

1. Locate the appropriate rate table based on your Rate Area. Your Rate Area is the county in which you live and physically reside on a permanent and full-time basis (see Rate Areas, below).
2. Choose either the non-tobacco user rate or the tobacco user rate. Tobacco use is defined as the use of any form of tobacco products, including, but not limited to, cigarettes, pipes, cigars, cigarillos, snuff, snus and chewing tobacco products.
3. Find the proper age bracket for each person enrolling.
4. Within the correct category, find the premium. This is your monthly premium payment.

Rate Areas

| AREA | COUNTIES |
|------|---|
| A | County of Cook, City of Chicago only. |
| B | All of Cook county, except the City of Chicago, and all of DuPage, Kane, Lake, McHenry and Will counties. |
| C | All of Boone, Champaign, DeKalb, Grundy, Kankakee, Kendall, Madison, Peoria, Rock Island, Sangamon, St. Clair, Tazewell and Winnebago counties. |
| D | All counties not included in A, B or C above. |

If you have questions about your rates, please contact the Plan Administrator:

Health Alliance Medical Plans

301 S Vine Street Attn: IPXP

Urbana, IL 61801

Voice: 1-877-210-9167

TTY/TDD 1-800-526-0844 (Illinois Relay)

Or visit our website at <http://insurance.illinois.gov/ipxp/>

IPXP PREMIUMS JANUARY 2013

\$1000 Deductible 80% Coinsurance

| | Area A | | Area B | | Area C | | Area D | |
|-------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| Age | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| 0-18 | \$197 | \$157 | \$177 | \$143 | \$150 | \$121 | \$147 | \$118 |
| 19-34 | \$221 | \$178 | \$200 | \$160 | \$170 | \$137 | \$166 | \$132 |
| 35 | \$286 | \$230 | \$259 | \$207 | \$219 | \$176 | \$213 | \$172 |
| 36 | \$294 | \$236 | \$266 | \$213 | \$226 | \$181 | \$219 | \$177 |
| 37 | \$303 | \$243 | \$273 | \$219 | \$232 | \$186 | \$227 | \$182 |
| 38 | \$316 | \$254 | \$285 | \$229 | \$242 | \$195 | \$235 | \$189 |
| 39 | \$328 | \$264 | \$296 | \$238 | \$252 | \$202 | \$245 | \$197 |
| 40 | \$342 | \$274 | \$308 | \$247 | \$262 | \$210 | \$255 | \$205 |
| 41 | \$355 | \$286 | \$321 | \$258 | \$272 | \$219 | \$265 | \$213 |
| 42 | \$369 | \$297 | \$333 | \$268 | \$284 | \$228 | \$276 | \$223 |
| 43 | \$384 | \$309 | \$347 | \$279 | \$295 | \$237 | \$287 | \$231 |
| 44 | \$400 | \$322 | \$361 | \$291 | \$306 | \$246 | \$298 | \$240 |
| 45 | \$415 | \$334 | \$376 | \$302 | \$319 | \$257 | \$311 | \$249 |
| 46 | \$433 | \$348 | \$390 | \$315 | \$331 | \$267 | \$323 | \$260 |
| 47 | \$449 | \$361 | \$406 | \$327 | \$345 | \$277 | \$335 | \$270 |
| 48 | \$467 | \$376 | \$421 | \$339 | \$358 | \$288 | \$349 | \$280 |
| 49 | \$484 | \$389 | \$437 | \$352 | \$372 | \$299 | \$361 | \$291 |
| 50 | \$502 | \$405 | \$453 | \$365 | \$385 | \$311 | \$376 | \$302 |
| 51 | \$522 | \$419 | \$471 | \$379 | \$400 | \$322 | \$389 | \$314 |
| 52 | \$541 | \$436 | \$489 | \$393 | \$415 | \$334 | \$404 | \$325 |
| 53 | \$562 | \$452 | \$507 | \$409 | \$431 | \$347 | \$420 | \$337 |
| 54 | \$584 | \$470 | \$527 | \$424 | \$447 | \$360 | \$436 | \$351 |
| 55 | \$607 | \$487 | \$548 | \$440 | \$465 | \$374 | \$453 | \$364 |
| 56 | \$629 | \$506 | \$568 | \$457 | \$483 | \$388 | \$470 | \$378 |
| 57 | \$654 | \$526 | \$591 | \$475 | \$502 | \$404 | \$489 | \$392 |
| 58 | \$678 | \$544 | \$612 | \$493 | \$520 | \$418 | \$506 | \$407 |
| 59 | \$702 | \$564 | \$634 | \$510 | \$538 | \$433 | \$525 | \$422 |
| 60+ | \$781 | \$628 | \$706 | \$567 | \$599 | \$482 | \$584 | \$470 |

IPXP PREMIUMS JANUARY 2013

\$2000 Deductible 80% Coinsurance

| | Area A | | Area B | | Area C | | Area D | |
|-------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| Age | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| 0-18 | \$170 | \$137 | \$153 | \$123 | \$130 | \$105 | \$127 | \$102 |
| 19-34 | \$191 | \$154 | \$173 | \$140 | \$147 | \$118 | \$143 | \$115 |
| 35 | \$247 | \$199 | \$224 | \$180 | \$189 | \$152 | \$185 | \$149 |
| 36 | \$255 | \$205 | \$230 | \$185 | \$196 | \$157 | \$190 | \$153 |
| 37 | \$262 | \$211 | \$237 | \$190 | \$201 | \$161 | \$196 | \$157 |
| 38 | \$273 | \$219 | \$246 | \$198 | \$209 | \$169 | \$204 | \$164 |
| 39 | \$284 | \$229 | \$257 | \$206 | \$217 | \$175 | \$212 | \$171 |
| 40 | \$295 | \$238 | \$267 | \$214 | \$227 | \$182 | \$220 | \$177 |
| 41 | \$307 | \$247 | \$277 | \$224 | \$236 | \$189 | \$230 | \$184 |
| 42 | \$320 | \$258 | \$289 | \$233 | \$245 | \$198 | \$239 | \$193 |
| 43 | \$332 | \$268 | \$300 | \$242 | \$255 | \$205 | \$248 | \$200 |
| 44 | \$346 | \$278 | \$313 | \$252 | \$265 | \$213 | \$259 | \$208 |
| 45 | \$360 | \$290 | \$325 | \$262 | \$276 | \$223 | \$269 | \$216 |
| 46 | \$374 | \$301 | \$338 | \$272 | \$287 | \$231 | \$279 | \$225 |
| 47 | \$389 | \$314 | \$352 | \$283 | \$298 | \$240 | \$291 | \$234 |
| 48 | \$404 | \$325 | \$364 | \$294 | \$309 | \$249 | \$301 | \$243 |
| 49 | \$419 | \$337 | \$379 | \$304 | \$322 | \$259 | \$313 | \$252 |
| 50 | \$435 | \$350 | \$393 | \$316 | \$333 | \$268 | \$325 | \$262 |
| 51 | \$451 | \$363 | \$408 | \$328 | \$346 | \$278 | \$337 | \$271 |
| 52 | \$469 | \$377 | \$423 | \$341 | \$359 | \$289 | \$350 | \$282 |
| 53 | \$486 | \$391 | \$440 | \$354 | \$373 | \$300 | \$363 | \$292 |
| 54 | \$505 | \$407 | \$456 | \$367 | \$387 | \$312 | \$378 | \$303 |
| 55 | \$525 | \$422 | \$474 | \$381 | \$403 | \$324 | \$392 | \$316 |
| 56 | \$545 | \$438 | \$493 | \$396 | \$418 | \$336 | \$407 | \$327 |
| 57 | \$566 | \$455 | \$511 | \$411 | \$435 | \$349 | \$423 | \$341 |
| 58 | \$587 | \$472 | \$530 | \$426 | \$450 | \$362 | \$438 | \$352 |
| 59 | \$608 | \$489 | \$550 | \$442 | \$466 | \$375 | \$454 | \$365 |
| 60+ | \$676 | \$544 | \$611 | \$492 | \$502 | \$403 | \$489 | \$393 |

IPXP PREMIUMS JANUARY 2013

\$500 Deductible 80% Coinsurance

| | Area A | | Area B | | Area C | | Area D | |
|-------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| Age | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| 0-18 | \$226 | \$181 | \$203 | \$164 | \$173 | \$139 | \$169 | \$136 |
| 19-34 | \$253 | \$203 | \$228 | \$183 | \$193 | \$155 | \$187 | \$151 |
| 35 | \$324 | \$261 | \$293 | \$236 | \$249 | \$201 | \$243 | \$196 |
| 36 | \$334 | \$269 | \$302 | \$243 | \$258 | \$207 | \$249 | \$201 |
| 37 | \$345 | \$277 | \$312 | \$250 | \$265 | \$213 | \$258 | \$207 |
| 38 | \$359 | \$289 | \$324 | \$261 | \$275 | \$221 | \$268 | \$215 |
| 39 | \$375 | \$301 | \$338 | \$272 | \$287 | \$231 | \$280 | \$226 |
| 40 | \$388 | \$313 | \$351 | \$283 | \$298 | \$240 | \$291 | \$234 |
| 41 | \$404 | \$325 | \$365 | \$294 | \$311 | \$249 | \$302 | \$243 |
| 42 | \$422 | \$339 | \$381 | \$306 | \$323 | \$260 | \$316 | \$254 |
| 43 | \$439 | \$353 | \$396 | \$319 | \$337 | \$271 | \$328 | \$264 |
| 44 | \$456 | \$367 | \$413 | \$332 | \$351 | \$283 | \$341 | \$274 |
| 45 | \$475 | \$382 | \$428 | \$345 | \$364 | \$293 | \$354 | \$285 |
| 46 | \$494 | \$397 | \$446 | \$359 | \$380 | \$305 | \$369 | \$297 |
| 47 | \$514 | \$414 | \$465 | \$374 | \$395 | \$318 | \$385 | \$309 |
| 48 | \$534 | \$430 | \$482 | \$388 | \$411 | \$330 | \$398 | \$321 |
| 49 | \$553 | \$445 | \$499 | \$402 | \$424 | \$342 | \$413 | \$332 |
| 50 | \$573 | \$462 | \$519 | \$417 | \$440 | \$354 | \$428 | \$345 |
| 51 | \$596 | \$479 | \$538 | \$433 | \$456 | \$367 | \$445 | \$358 |
| 52 | \$618 | \$497 | \$558 | \$449 | \$475 | \$382 | \$462 | \$372 |
| 53 | \$642 | \$516 | \$581 | \$467 | \$493 | \$396 | \$480 | \$386 |
| 54 | \$667 | \$536 | \$602 | \$484 | \$512 | \$412 | \$498 | \$401 |
| 55 | \$690 | \$556 | \$624 | \$502 | \$530 | \$426 | \$515 | \$415 |
| 56 | \$719 | \$579 | \$650 | \$523 | \$552 | \$444 | \$538 | \$433 |
| 57 | \$746 | \$600 | \$674 | \$542 | \$572 | \$461 | \$557 | \$448 |
| 58 | \$774 | \$623 | \$700 | \$563 | \$594 | \$478 | \$579 | \$466 |
| 59 | \$801 | \$645 | \$725 | \$583 | \$615 | \$495 | \$599 | \$482 |
| 60+ | \$891 | \$717 | \$805 | \$648 | \$684 | \$551 | \$667 | \$536 |

IPXP PREMIUMS JANUARY 2013

\$5000 Deductible 100% Coinsurance

| | Area A | | Area B | | Area C | | Area D | |
|-------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| Age | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| 0-18 | \$131 | \$106 | \$118 | \$95 | \$100 | \$81 | \$97 | \$79 |
| 19-34 | \$148 | \$119 | \$134 | \$108 | \$113 | \$91 | \$111 | \$89 |
| 35 | \$190 | \$153 | \$173 | \$139 | \$147 | \$118 | \$143 | \$115 |
| 36 | \$197 | \$158 | \$178 | \$143 | \$150 | \$121 | \$147 | \$118 |
| 37 | \$202 | \$162 | \$183 | \$147 | \$155 | \$125 | \$150 | \$121 |
| 38 | \$211 | \$170 | \$190 | \$153 | \$162 | \$130 | \$157 | \$126 |
| 39 | \$218 | \$176 | \$198 | \$159 | \$169 | \$136 | \$164 | \$131 |
| 40 | \$228 | \$183 | \$206 | \$166 | \$175 | \$141 | \$170 | \$137 |
| 41 | \$238 | \$191 | \$215 | \$173 | \$183 | \$147 | \$178 | \$143 |
| 42 | \$247 | \$199 | \$223 | \$179 | \$189 | \$152 | \$184 | \$148 |
| 43 | \$258 | \$207 | \$233 | \$187 | \$198 | \$159 | \$193 | \$155 |
| 44 | \$268 | \$215 | \$242 | \$195 | \$206 | \$166 | \$200 | \$160 |
| 45 | \$277 | \$224 | \$250 | \$202 | \$213 | \$172 | \$207 | \$167 |
| 46 | \$290 | \$233 | \$261 | \$210 | \$221 | \$178 | \$216 | \$174 |
| 47 | \$301 | \$242 | \$271 | \$218 | \$230 | \$185 | \$226 | \$181 |
| 48 | \$312 | \$250 | \$282 | \$227 | \$239 | \$193 | \$233 | \$187 |
| 49 | \$323 | \$260 | \$292 | \$235 | \$248 | \$200 | \$242 | \$195 |
| 50 | \$335 | \$270 | \$303 | \$244 | \$259 | \$208 | \$250 | \$202 |
| 51 | \$349 | \$280 | \$316 | \$254 | \$268 | \$215 | \$261 | \$210 |
| 52 | \$361 | \$291 | \$327 | \$263 | \$277 | \$224 | \$270 | \$217 |
| 53 | \$376 | \$302 | \$339 | \$273 | \$288 | \$232 | \$280 | \$226 |
| 54 | \$390 | \$314 | \$353 | \$284 | \$300 | \$241 | \$292 | \$235 |
| 55 | \$404 | \$325 | \$365 | \$294 | \$311 | \$249 | \$302 | \$243 |
| 56 | \$422 | \$339 | \$381 | \$306 | \$323 | \$260 | \$316 | \$254 |
| 57 | \$438 | \$352 | \$395 | \$318 | \$335 | \$270 | \$327 | \$263 |
| 58 | \$453 | \$364 | \$409 | \$329 | \$348 | \$279 | \$338 | \$272 |
| 59 | \$470 | \$378 | \$424 | \$342 | \$360 | \$290 | \$351 | \$283 |
| 60+ | \$523 | \$420 | \$472 | \$380 | \$400 | \$323 | \$388 | \$315 |